

Citizens Rebate Quick Facts



What is the Citizens Rebate?

The Louisiana Citizens Property Insurance Corporation Assessment is paid by property insurance policyholders each year. The dollar amount is for a bond issued by the Louisiana Citizens Corporation to cover the costs of damages caused by Hurricane Katrina. The good news is the assessment is partially refundable to you.

Who is eligible to claim a rebate?

If you pay property insurance in Louisiana, you are eligible for a state rebate for the Louisiana Citizens assessment. **That means if you're a renter, homeowner or business owner and pay property insurance, you're eligible.** The rebate can be claimed for 2011, 2012, 2013, 2014 and 2015, once you've paid your policy premium in full. But the option to claim the 2011 rebate will expire at the end of 2015. About \$240 million is available to be claimed by property owners.

How do I know the amount of my rebate?

Check your policy's declaration page to see if the "Citizens Assessment" is listed as a charge. It may also be listed as "FAIR Plan Assessment." The assessment was 3.54% of your premium in 2014. The average rebate for all claims (personal and commercial) is about \$113.

How do I get my rebate?

The rebate can be claimed in one of three ways:

1. **Claim the rebate as a tax credit** on your Louisiana Income Tax Return due each May. With this option your rebate will be included in your total tax calculation. You can also file an amended tax return to claim the rebate for past years.
2. **Claim the rebate online** through the Louisiana Department of Revenue's Online Filing and Payments webpage www.revenue.louisiana.gov/fileonline. You will need to create an account to access the electronic form for claiming your Citizens rebate.
3. **Claim the rebate by filling out a paper form.** Fill out the one-page form and attach your insurance declarations page. If you don't have the declarations page, contact your insurance agent who may be able to help you. Mail the completed form to the Louisiana Department of Revenue (LDR). Forms for all calendar years are located on the Louisiana Department of Insurance and LDR websites.

And don't forget:

- Claim only the Citizens assessment, not the entire insurance premium amount.
- If you pay the Citizens assessment on more than one home or property, use the appropriate year's **INS form** along with the **R-INS Supplement** form to list additional properties.
- Visit the Louisiana Department of Insurance website www.lds.la.gov for more information.

Louisiana Department of Insurance
James J. Donelon, Commissioner of Insurance

Phone toll-free: 1-800-259-5300
Website: www.lds.la.gov

This public document is published at a total cost of \$1,021.70. 5,500 copies of this public document were published in this first printing at a cost of \$986.70. The total cost of all printings of this document including reprints is \$1,021.70. This document was published by Digital Press and Graphics, 5015 Florida Blvd., Baton Rouge, LA 70806 to provide consumers with information about claiming the Citizens Rebate under authority of the Division of Administration. This material was printed in accordance with standards for printing by State Agencies in R.S. 43:31. Printing of the material was purchased in accordance with the provisions of Title 43 of the Louisiana Revised Statutes.